

**From:** ASNPJY@aol.com on 06/22/2004 06:10:52 PM

**Subject:** Debit Card Fees

To Whom It May Concern:

I was aware there was a fee to use my debit card, just as there is a fee to write a check. I really didn't realize what the debit card fee was until I started on-line banking. Shame on me.

A possible alternative to software changes required to make these fees explicit might be to hand out to new applicants, a " Special Notice" card, perhaps the size of a postcard, stating there is a fee to use the debit card, what the current fee is, and there is mandatory notice of future fee increases. Perhaps a cost calculation could be done to determine, in the long run, which option is more cost effective to achieve the same goal.

I do not have a problem with my current fee being charged; I feel it is reasonable for the costs involved. However, should this fee increase, I would want to be notified at least 30 days in advance.

Thank you for your consideration.

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